

## UNITED STATES BANKRUPTCY COURT

## Middle Distric of Pennsylvania



In re Heather M. Kesecker,  
*Debtor*

Case No. 1:20-bk-02344-HWV

## Chapter 7

## MOTION FOR APPROVAL OF REAFFIRMATION AGREEMENT

I (we), the debtor(s), affirm the following to be true and correct:

I am represented by an attorney in connection with this reaffirmation agreement.

I believe this reaffirmation agreement is in my best interest based on the income and expenses I have disclosed in my Statement in Support of Reaffirmation Agreement, and because (provide any additional relevant reasons the court should consider): My Mother has agreed to help with groceries (approximately \$400.00 ) until the loan is satisfied. Also, my Christmas club will be distributed on October 2, 2020, in the amount of \$1,750.00.

Therefore, I ask the court for an order approving this reaffirmation agreement under the following provisions (*check all applicable boxes*):

☐ 11 U.S.C. § 524(c)(6) (debtor is not represented by an attorney during the course of the negotiation of the reaffirmation agreement)

☒ 11 U.S.C. § 524(m) (presumption of undue hardship has arisen because monthly expenses exceed monthly income, as explained in Part II of Form 2400A, Reaffirmation Documents)

Signed: Heath M. Kaseck  
(Debtor)

*(Joint Debtor, if any)*

Date: 9/9/2020

United States Bankruptcy Court  
MIDDLE District of PENNSYLVANIA

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Debtor

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**ORDER ON REAFFIRMATION AGREEMENT**

The debtor(s) Heather M. Kesecker has (have) filed a motion for approval of the reaffirmation agreement dated 09/10/2020 made between the debtor(s) and creditor Members First FCU. The court held the hearing required by 11 U.S.C. § 524(d) on notice to the debtor(s) and the creditor on \_\_\_\_\_ (date).

- COURT ORDER:
- ☐ The court grants the debtor's motion under 11 U.S.C. § 524(c)(6)(A) and approves the reaffirmation agreement described above as not imposing an undue hardship on the debtor(s) or a dependent of the debtor(s) and as being in the best interest of the debtor(s).
  - ☐ The court grants the debtor's motion under 11 U.S.C. § 524(k)(8) and approves the reaffirmation agreement described above.
  - ☐ The court does not disapprove the reaffirmation agreement under 11 U.S.C. § 524(m).
  - ☐ The court disapproves the reaffirmation agreement under 11 U.S.C. § 524(m).
  - ☐ The court does not approve the reaffirmation agreement.

BY THE COURT

Date: \_\_\_\_\_

\_\_\_\_\_  
*United States Bankruptcy Judge*